

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

| | | |
|---------------------------|---|-------------------|
| In re: CHERYLE L. RICHTER | § | Case No. 07-70708 |
| CHARLES E. RICHTER | § | |
| | § | |
| Debtors | § | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2007.
- 2) The plan was confirmed on 11/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/25/2008, 06/18/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/11/2009.
- 6) Number of months from filing or conversion to last payment: 20.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,560.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | | |
|--|--------------|---------------------|
| Total paid by or on behalf of the debtor | \$ 35,919.91 | |
| Less amount refunded to debtor | \$ 0.00 | |
| NET RECEIPTS | | \$ 35,919.91 |

Expenses of Administration:

| | | |
|---|-------------|--------------------|
| Attorney's Fees Paid Through the Plan | \$ 3,928.56 | |
| Court Costs | \$ 0.00 | |
| Trustee Expenses & Compensation | \$ 2,501.83 | |
| Other | \$ 0.00 | |
| TOTAL EXPENSES OF ADMINISTRATION | | \$ 6,430.39 |
| Attorney fees paid and disclosed by debtor: | \$ 0.00 | |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Interest Paid |
|---------------------------|-------|-----------------|----------------|---------------|----------------|---------------|
| ATTORNEY GARY C FLANDERS | Lgl | 2,500.00 | 3,928.56 | 3,928.56 | 3,928.56 | 0.00 |
| AMERICAS SERVICING | Sec | 20,000.00 | 17,023.34 | 14,858.28 | 14,858.28 | 0.00 |
| EXPRESS HOME MORTGAGE | Sec | 1,000.00 | 703.60 | 614.11 | 614.11 | 0.00 |
| INTERNAL REVENUE SERVICE | Pri | 0.00 | NA | NA | 0.00 | 0.00 |
| RUTH SCHMIDT TRUST | Sec | 0.00 | 139,550.00 | 0.00 | 0.00 | 0.00 |
| SAUK VALLEY MOTORS | Sec | 2,800.00 | 2,675.55 | 2,675.55 | 2,675.55 | 107.25 |
| SAUK VALLEY MOTORS | Sec | 3,500.00 | 3,500.00 | 3,500.00 | 3,500.00 | 197.22 |
| ILLINOIS DEPARTMENT OF | Pri | 1,075.00 | 4,032.16 | 4,032.16 | 661.69 | 0.00 |
| ILLINOIS DEPARTMENT OF | Uns | 0.00 | 627.64 | 627.64 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Pri | 11,500.00 | 41,896.97 | 41,896.97 | 6,875.42 | 0.00 |
| INTERNAL REVENUE SERVICE | Uns | 0.00 | 30,934.61 | 30,934.61 | 0.00 | 0.00 |
| RODNEY L. GAJESKE | Pri | 0.00 | NA | NA | 0.00 | 0.00 |
| BOOK CLUB | Uns | 75.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK (USA) NA | Uns | 945.00 | 1,027.69 | 1,027.69 | 0.00 | 0.00 |
| CAPITAL ONE | Uns | 2,750.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK | Uns | 850.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL RECOVERY | Uns | 85.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL RECOVERY | Uns | 280.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor | | Claim | Claim | Claim | Principal | Interest |
|-------------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u> | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| ASSET ACCEPTANCE CORP | Uns | 665.00 | 602.50 | 602.50 | 0.00 | 0.00 |
| CITY OF ROCK FALLS | Uns | 400.00 | NA | NA | 0.00 | 0.00 |
| COLUMBIA HOUSE | Uns | 90.00 | NA | NA | 0.00 | 0.00 |
| COLUMBIA HOUSE | Uns | 70.00 | NA | NA | 0.00 | 0.00 |
| COMMONWEALTH EDISON | Uns | 800.00 | NA | NA | 0.00 | 0.00 |
| DAVID A. LICHTENWALTER | Uns | 385.00 | NA | NA | 0.00 | 0.00 |
| DELNOR COMMUNITY HOSPITAL | Uns | 300.00 | NA | NA | 0.00 | 0.00 |
| DIXON OPTOMETRIC | Uns | 240.00 | NA | NA | 0.00 | 0.00 |
| EXPRESS LANE / TELECHECK | Uns | 25.00 | NA | NA | 0.00 | 0.00 |
| FOREST CITY DIAGNOSTIC | Uns | 50.00 | NA | NA | 0.00 | 0.00 |
| FOX VALLEY ENT. | Uns | 40.00 | NA | NA | 0.00 | 0.00 |
| GENEVA FAMILY PRACTICE | Uns | 150.00 | NA | NA | 0.00 | 0.00 |
| HOLLAND & SONS | Uns | 60.00 | NA | NA | 0.00 | 0.00 |
| INSIGHT COMMUNICATIONS | Uns | 170.00 | NA | NA | 0.00 | 0.00 |
| JOHNSON OIL CO. | Uns | 100.00 | NA | NA | 0.00 | 0.00 |
| KSB HOSPITAL | Uns | 450.00 | NA | NA | 0.00 | 0.00 |
| MAST WATER TECHNOLOGY | Uns | 150.00 | NA | NA | 0.00 | 0.00 |
| MORNING DISPOSAL | Uns | 200.00 | 198.55 | 198.55 | 0.00 | 0.00 |
| NICOR GAS | Uns | 1,725.00 | 2,418.66 | 2,418.66 | 0.00 | 0.00 |
| NUVELL CREDIT COMPANY LLC | Uns | 9,500.00 | NA | NA | 0.00 | 0.00 |
| PIGNATELLI, LISTEN & MERTES | Uns | 5,000.00 | NA | NA | 0.00 | 0.00 |
| PRIME ACCEPTANCE CORP | Uns | 3,000.00 | 3,085.10 | 3,085.10 | 0.00 | 0.00 |
| PROVIDIAN VISA | Uns | 2,800.00 | NA | NA | 0.00 | 0.00 |
| RECEIVABLE MANAGEMENT | Uns | 440.00 | NA | NA | 0.00 | 0.00 |
| ROCKFORD MERCANTILE AGENCY | Uns | 150.00 | 157.60 | 157.60 | 0.00 | 0.00 |
| RODNEY GAJESKE | Uns | 0.00 | NA | NA | 0.00 | 0.00 |
| RRCA ACCOUNTS MANAGEMENT | Uns | 3,700.00 | 3,964.37 | 3,964.37 | 0.00 | 0.00 |
| ILLINOIS STUDENT ASSISTANCE | Uns | 95,000.00 | 103,507.14 | 0.00 | 0.00 | 0.00 |
| SURGERY GROUP | Uns | 390.00 | 310.15 | 310.15 | 0.00 | 0.00 |
| ASSET ACCEPTANCE CORP | Uns | 520.00 | 568.62 | 568.62 | 0.00 | 0.00 |
| TRI CITY RADIOLOGY | Uns | 100.00 | NA | NA | 0.00 | 0.00 |
| WALGREEN CO | Uns | 21,600.00 | 15,000.00 | 15,000.00 | 0.00 | 0.00 |
| WALMART / TRS RECOVERY | Uns | 600.00 | NA | NA | 0.00 | 0.00 |
| WEINSTINE, SHIRK, BUCKWALTER, | Uns | 2,500.00 | NA | NA | 0.00 | 0.00 |
| RENT A CENTER | Sec | 0.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor | | Claim | Claim | Claim | Principal | Interest |
|-------------------------------|--------------|------------------|-----------------|----------------|-------------|-------------|
| <u>Name</u> | <u>Class</u> | <u>Scheduled</u> | <u>Asserted</u> | <u>Allowed</u> | <u>Paid</u> | <u>Paid</u> |
| CREDITORS PROTECTION SERVICE, | Uns | 0.00 | 1,051.87 | 1,051.87 | 0.00 | 0.00 |
| ASSET ACCEPTANCE CORP | Uns | 0.00 | 467.45 | 467.45 | 0.00 | 0.00 |
| RRCA ACCOUNTS MANAGEMENT | Uns | 0.00 | 1,082.00 | 1,082.00 | 0.00 | 0.00 |
| MORNING DISPOSAL | Uns | 0.00 | 198.55 | 0.00 | 0.00 | 0.00 |
| ROUNDUP FUNDING LLC | Uns | 0.00 | 655.00 | 655.00 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Pri | 3,000.00 | NA | NA | 0.00 | 0.00 |
| ROBERT CORNILSEN | Uns | 750.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|------------------|-------------------|------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Mortgage Arrearage | \$ 15,472.39 | \$ 15,472.39 | \$ 0.00 |
| Debt Secured by Vehicle | \$ 6,175.55 | \$ 6,175.55 | \$ 304.47 |
| All Other Secured | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| TOTAL SECURED: | \$ 21,647.94 | \$ 21,647.94 | \$ 304.47 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Domestic Support Ongoing | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| All Other Priority | \$ 45,929.13 | \$ 7,537.11 | \$ 0.00 |
| TOTAL PRIORITY: | \$ 45,929.13 | \$ 7,537.11 | \$ 0.00 |
| GENERAL UNSECURED PAYMENTS: | \$ 62,151.81 | \$ 0.00 | \$ 0.00 |

Disbursements:

| | | |
|-----------------------------|--------------|--------------|
| Expenses of Administration | \$ 6,430.39 | |
| Disbursements to Creditors | \$ 29,489.52 | |
| TOTAL DISBURSEMENTS: | | \$ 35,919.91 |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 04/21/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.